

Fig. 1

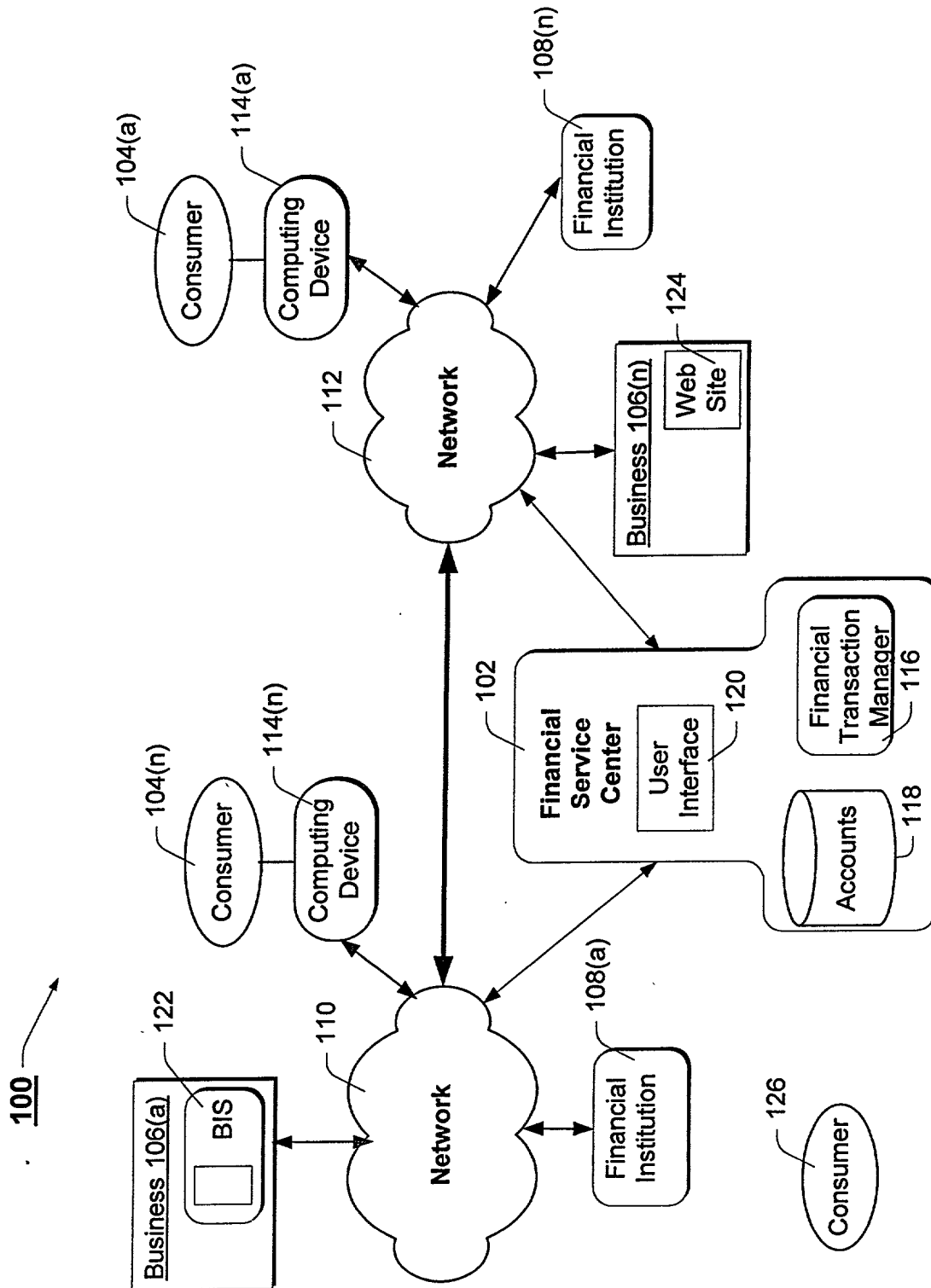


Fig. 2

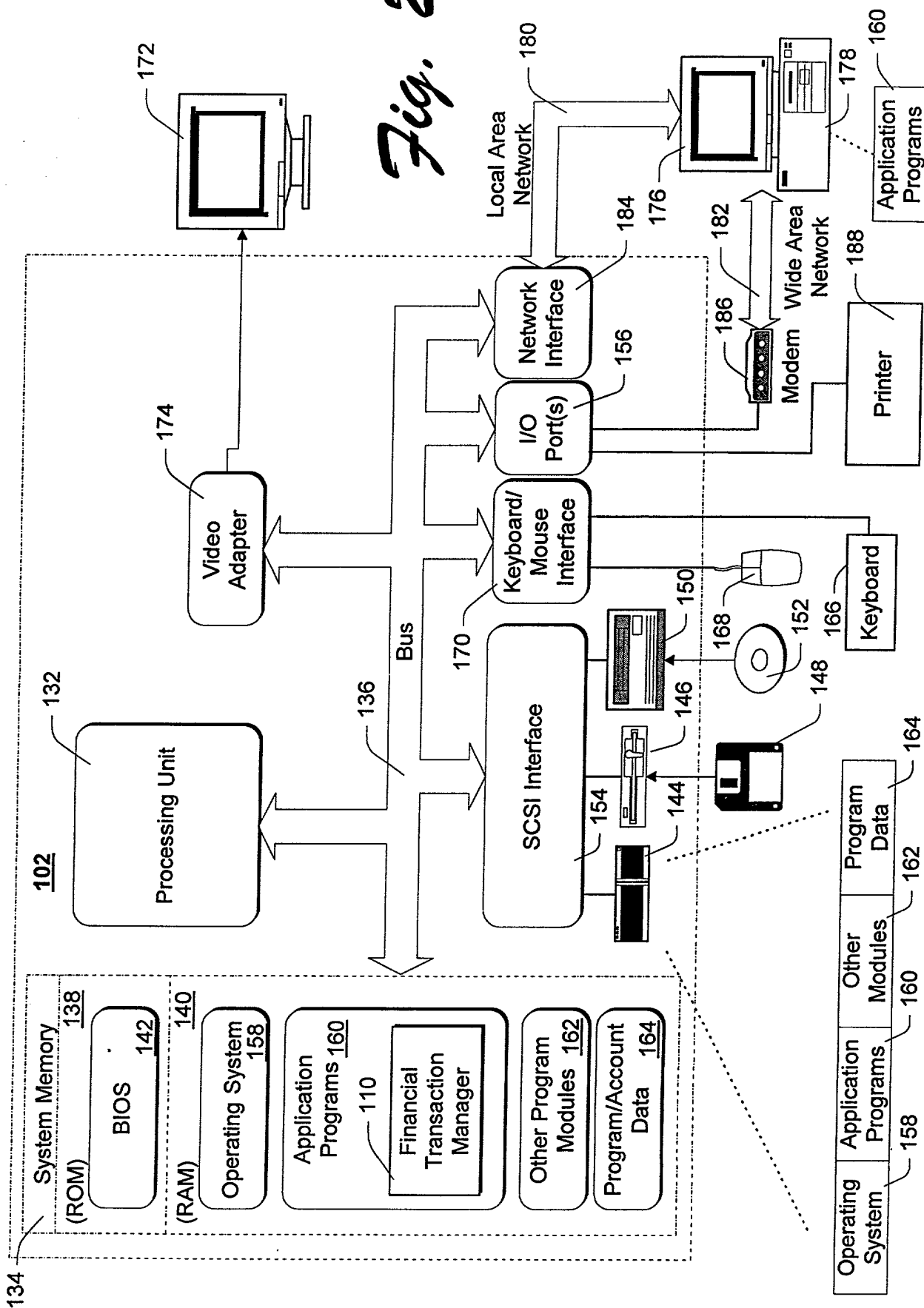


Fig. 3

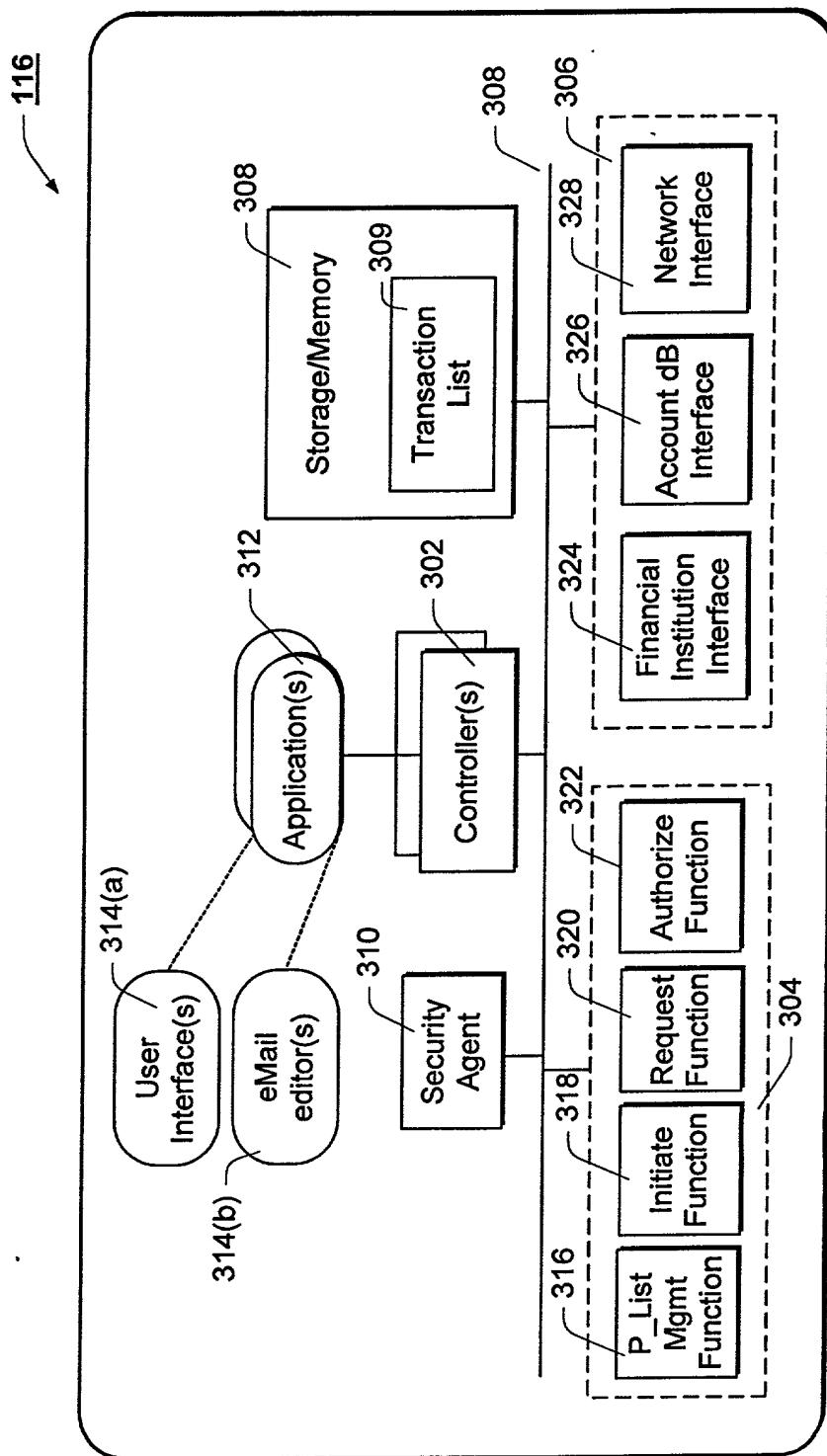


Fig. 4

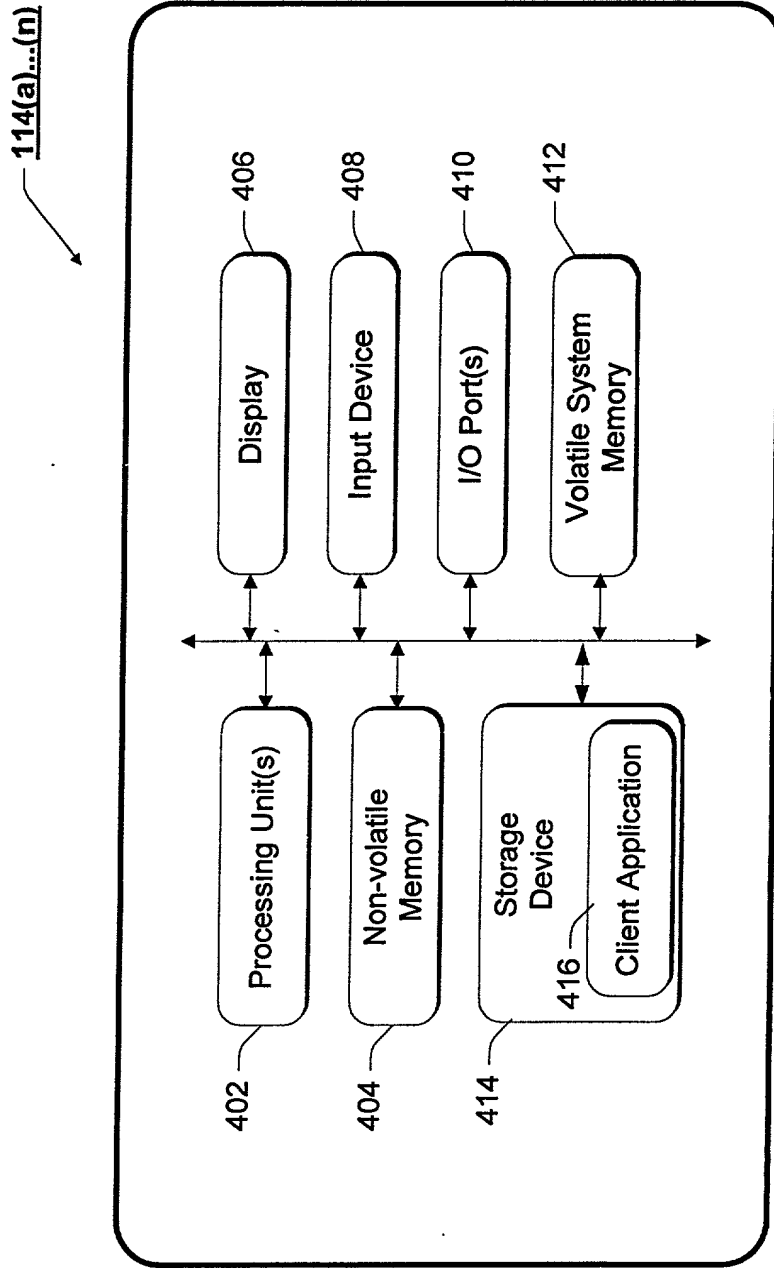


Fig. 5

User_ID	Password	Acct. No.	Acct. No.	P-List	Credit	T_Score
mjsmith@hotmail.com	*****	23241753621	24257680921	<List>	Y	9
gbfavre@nolion.com	****	32371452361	42458670011	<List>	N	3
jlpe@thefunk.com	*****	31736451211	-----	<List>	N	0
516		•				
		•				
		•				
JohnS@msn.net	*****					

005231 " 457560
Fig. 7

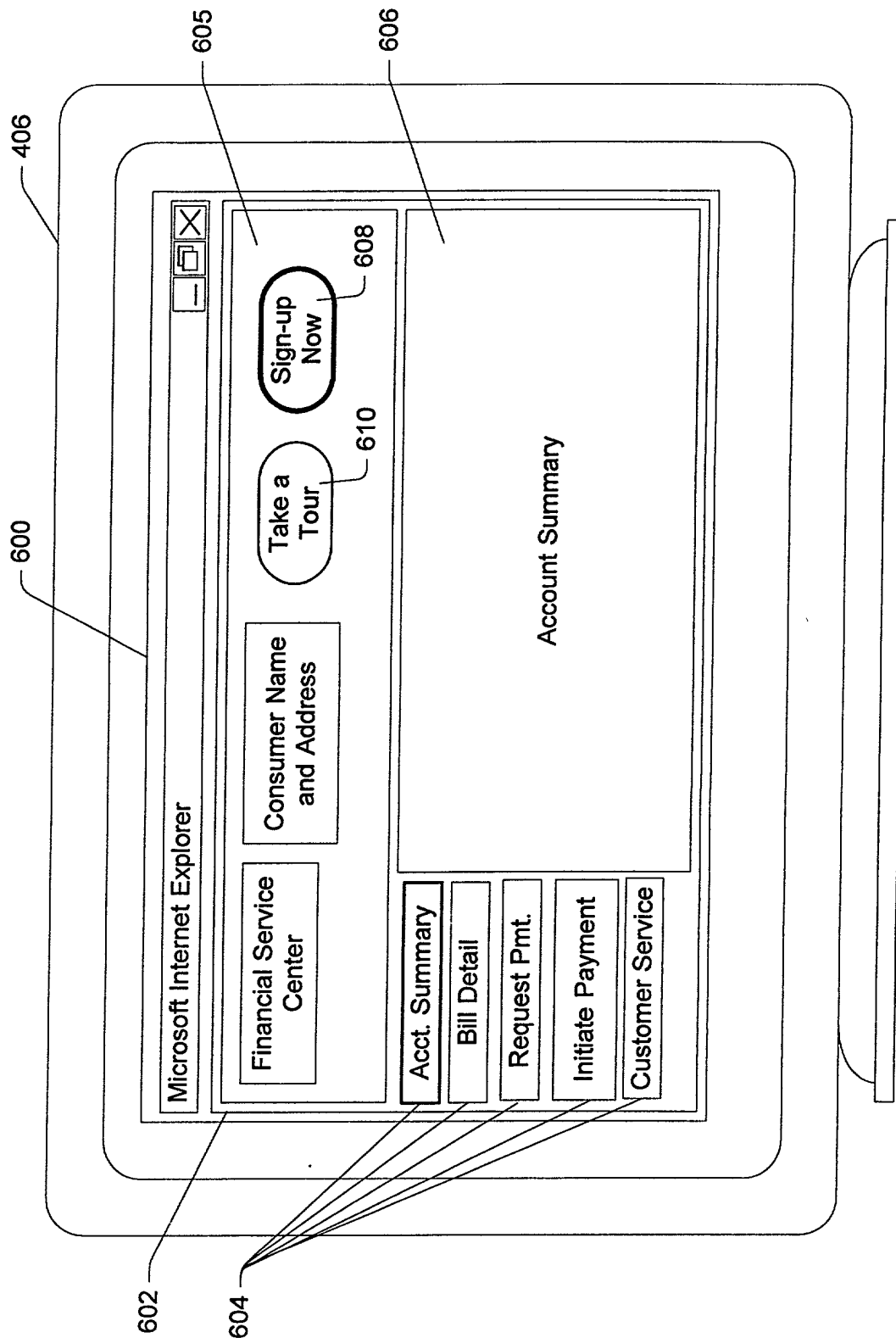
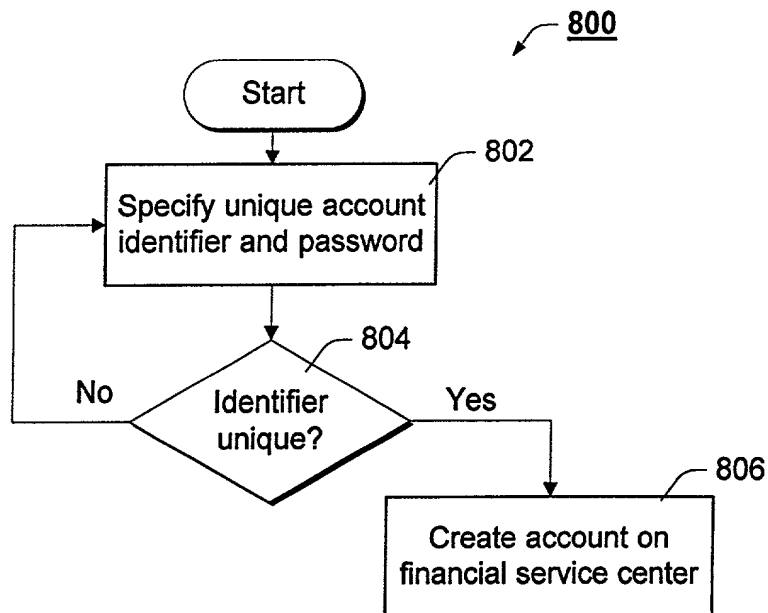


Fig. 8*Fig. 9*

700

900

The screenshot shows a Microsoft Internet Explorer browser window (700) displaying a financial service center website (900). The website has a top navigation bar with links: 'Financial Service Center', 'New_Member Information' (902), 'Take a Tour' (910), and 'Sign-up Now' (908). Below this, there is a sidebar with links: 'Acct. Summary', 'Bill Detail', 'Request Pmt.', 'Initiate Payment', and 'Customer Service'. The main content area is titled 'Let's start with creating a User_ID' and contains two input fields: 'Enter your eMail address or your Passport_ID:' (904) with the value 'New-Payee_ID@hotmail.com', and 'Enter a Password (Min. 5 chars.):' (906) with the value '*****'.

Fig. 10

1000

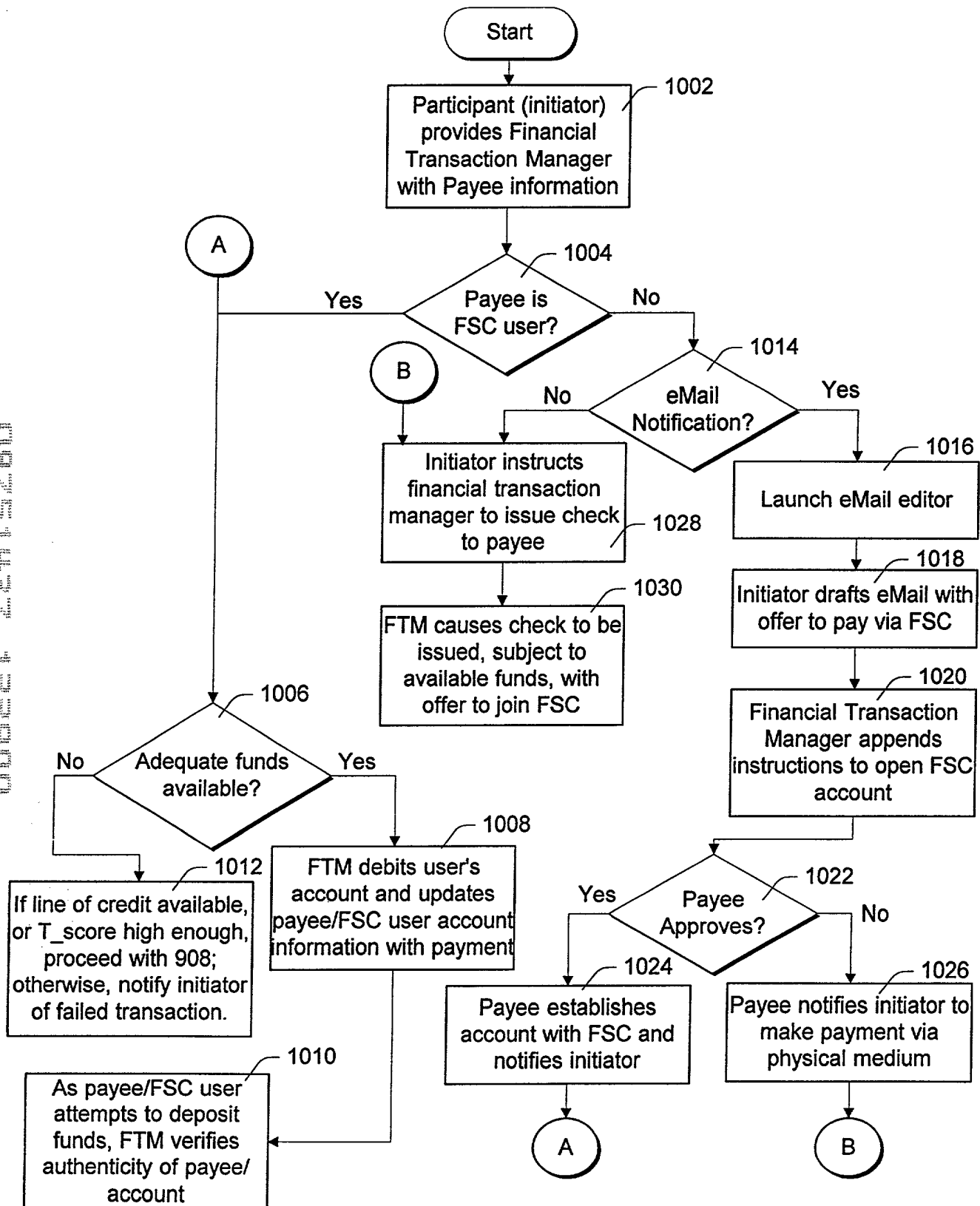


Fig. 17

1700

Microsoft Internet Explorer

Financial Service Center Consumer Name and Address Auction_Site.com Information
CLICK HERE 1102

Acct. Summary Trans_ID

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Amount Due: \$125.00
Amount Previously Paid: \$51.07
Due Date: December 1, 1997

Authorize Payment 1704

1702

Fig. 11

1100

Microsoft Internet Explorer

Financial Service Center Consumer Name and Address 1120 Update User Information 1122

Acct. Summary

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Initiate Payment Trans_ID

P_List 1104 1118

Account Selection 1106

Payment Amount 1108 \$1,000 1110

Issue Payment 1112 New Payee 1114 Cancel 1116

1102

Fig. 12

1200

MS1-423US

1202

Back to Payment Center

Notify Payee

How do I...

The person you wish to pay, JohnS@msn.com, is not a TransPoint member. However, you can still pay this person with an electronic check if he registers for a TransPoint account. Electronic payments are deposited directly to the payee's bank account in 3-5 business days.

To help this person learn about TransPoint and register, click on the Send eMail button below after adding a note for this person.

Send Email

1204

Person's email address: Note: Remove spaces from AOL e-mail addresses.

1206

JohnS@msn.com

Your email address:

1208

Kris@msh.com

Type your message here:

1210

Hi John, I'd like to return the 20 bucks you loaned me for lunch yesterday. Instead of mailing you a check, I thought I'd pay you electronically. If you sign up for a TransPoint account, I can send you an eCheck that gets deposited straight into your bank account. Let me know if you prefer this to a regular check. Thanks, Kris

TransPoint's instructions on how to sign up:

Kris XYZ wishes to make an electronic payment to you. To receive this payment, you need to sign up for a free TransPoint account at <http://www.transpoint.com>. TransPoint, a joint venture of Citibank and Microsoft, enables you to send and receive electronic payments for less than the cost of a postage stamp. You can also receive and pay your monthly bills from hundreds of billers using TransPoint. For more information, visit our website and

Cancel

Done

Send email

1212

Clicking on this button will launch user's e-mail client and paste the text from the adjacent fields into a new e-mail message. User has to then send the e-mail to the payee.

Fig. 13



1306

Fig. 14

1400

1402 Initiator Information 102

Date: _____

1404 Pay to the Order of: _____ Payee Name

1406 One-Hundred and Twenty and No/100 _____ Dollars

1408 590900123647586920-0000

Did you know that you could have received these funds electronically, without having to wait for delivery via the mail system? To participate in the electronic financial revolution, you need to sign up for a free eAccount at <http://www.fsc.com>. The registration process is quick and easy, and we always have service representatives on hand to answer any questions you might have. To encourage your participation, we will credit your account with \$20.00 upon registration. What do you have to lose?

1410

Fig. 16

1600

Microsoft Internet Explorer

Financial Service Center Consumer Name and Address Update User Information <CLICK HERE> 1102

Acct. Summary Request Payment

Bill Detail Participant_List ▼ \$125.00 ▼

Request Pmt. Transaction_ID 1606 1602 1604

Initiate Payment Re: Hi Jerry, just a reminder that you owe me \$125.00 for the ScreamingRage concert Tix. Please just send the money to this account 1508

Customer Service Send New User Cancel

1610 1612 1614

Fig. 15

1500

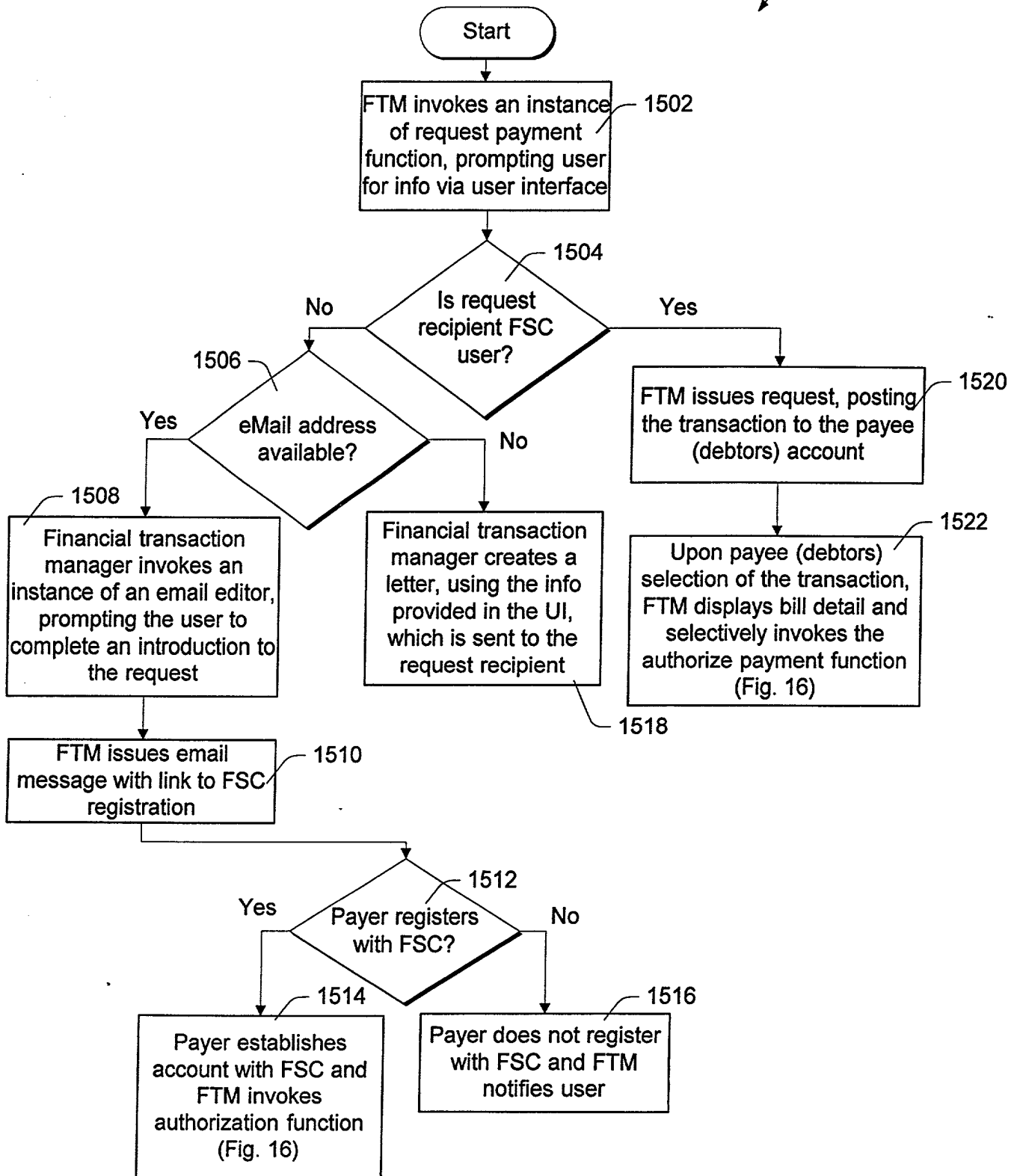


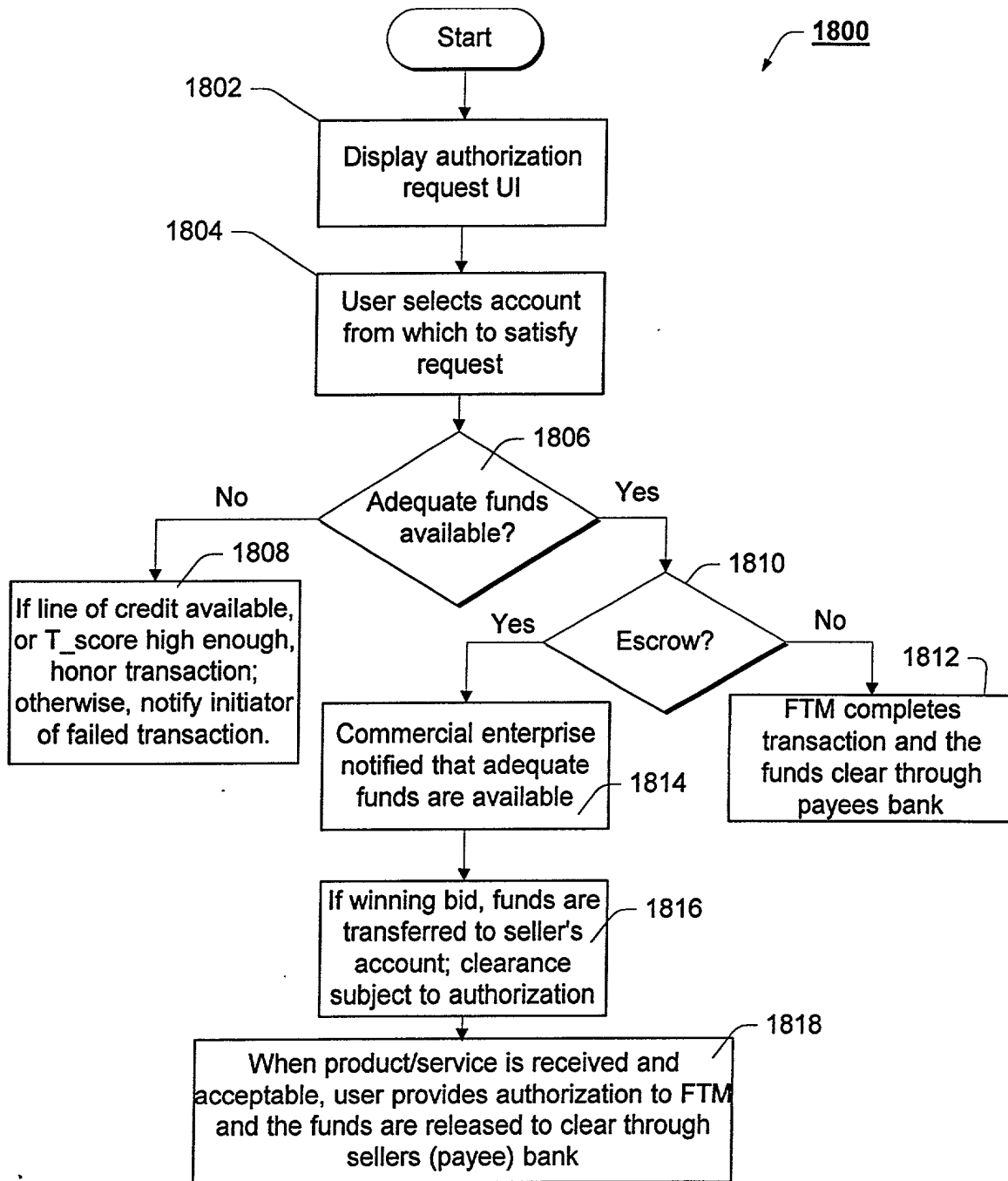
Fig. 18

Fig. 19

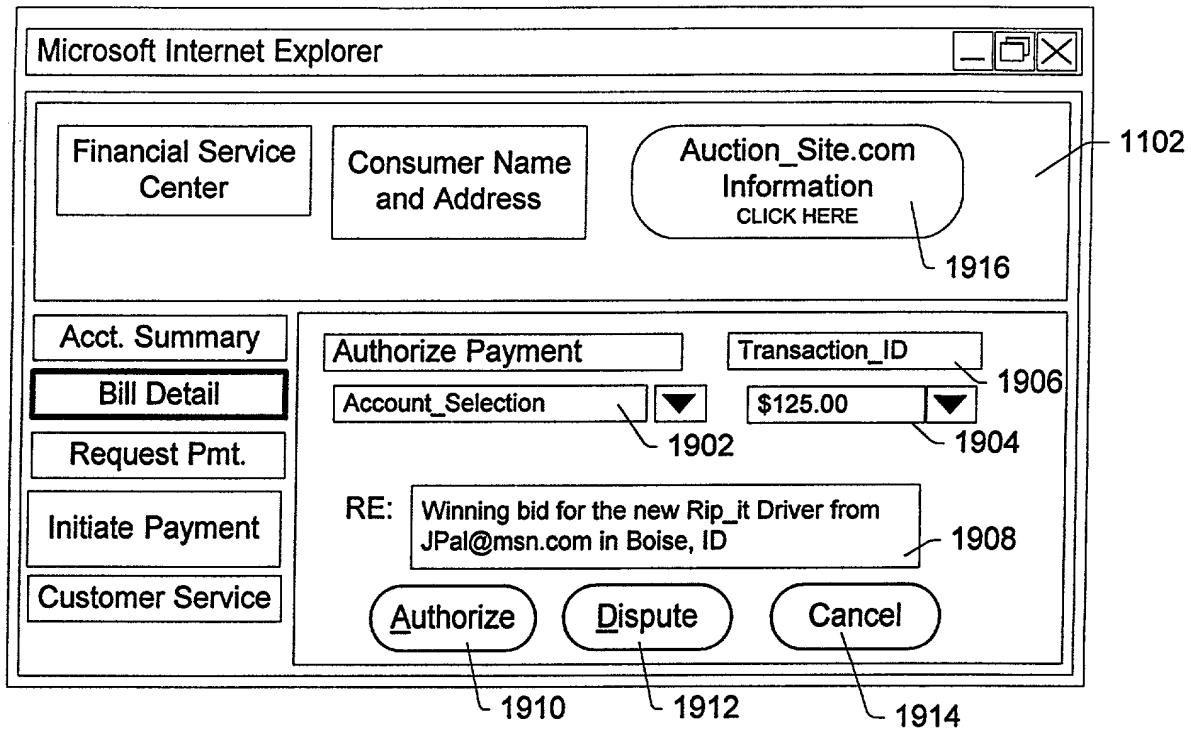


Fig. 21

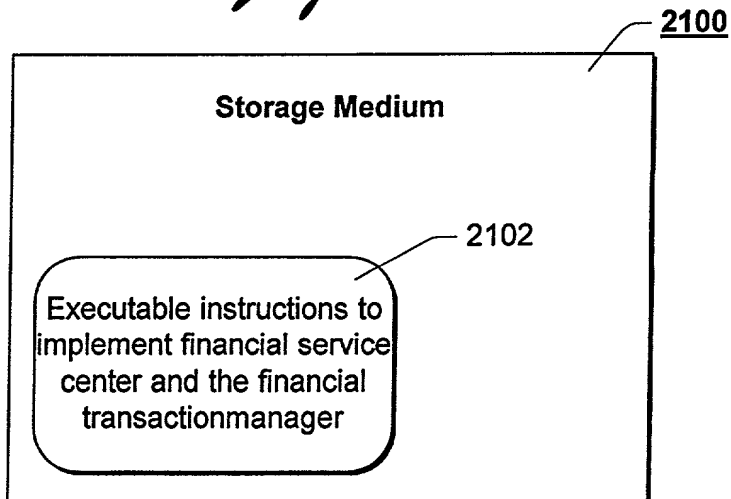


Fig. 20

2000

